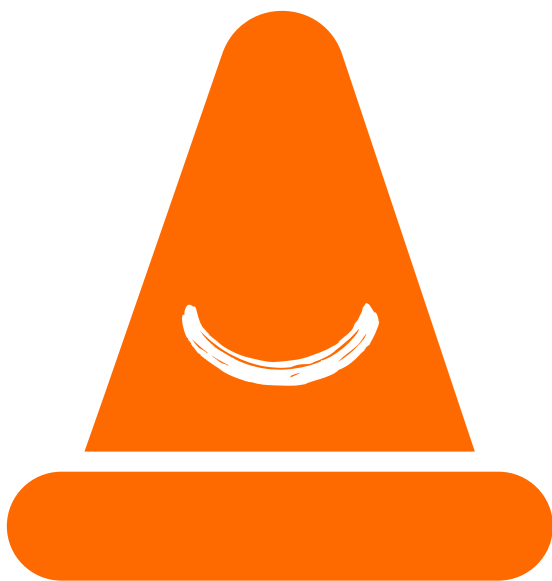


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# APROBAT

lalux-assurances



Insurances | **CONSTRUCTIONS**



## Insurances | CONSTRUCTIONS

Don't take any risks – insure yourself against all construction material damage.

The construction insurances from **APROBAT LALUX Assurances** offer you complete protection and personalised support, whether you are starting a construction, remodelling or renovation project.

**APROBAT** offers optimal solutions for professionals and individuals alike!

- Are you an architect, a contractor, an engineer, a design office or a developer? **APROBAT** offers specific solutions dedicated to construction professionals.
- Are you, as a private individual, planning to carry out work on your house or flat? Whatever the scale or nature of your real estate project, **APROBAT** assists you before the start of the work and even after its completion.



### **Get informed right from the start of your project**

It is essential to take out construction insurance before the work begins!

# CONSTRUCTION INSURANCES AT A GLANCE

## ALL RISKS CONSTRUCTION

### Ultra-complete guarantees during the work

- Have the newly laid tiles been damaged during the installation of the sanitary facilities?

You are insured against damage due to the negligence, clumsiness, inattention and human error of your suppliers.

- Have the windows been broken by burglars? Have the thermostats already installed on the radiators disappeared? Is the sanitaryware damaged?

Burglary and vandalism are included in the **All Risks Construction** insurance.

## PROPERTY COVERED

Building	■
Building materials	■
Equipment	■
Existing properties	■
Temporary constructions	■
Construction machinery	■
If required, various specific non-standard guarantees can be included in the contract	□

## INSURED DAMAGE

Defects due to inattention or negligence	■
Deficient material	■
Theft and vandalism	■
Glass breakage	■
Fire and explosion	■
Storm, flooding and other weather events	■
Land subsidence, rock fall and earthquake	■
Property damage and personal injury caused to third parties as a result of the work	■
Material damage due to a calculation or design error	□

## TEN-YEAR CIVIL LIABILITY

optimal coverage of damage, even after completion of the work

Are you concerned about the damage such as:

- Moisture due to a lack of watertightness
- Detachment of the tiles from the bathroom or terrace
- Cracks on the walls
- Facade following the peeling of the plaster

Thanks to the **Ten-year Civil Liability** insurance, you are protected against damage to the building after completion of the work.

### PROPERTY COVERED

#### Shell work, 10 years

Load-bearing elements ensuring the stability of the building	<input checked="" type="checkbox"/>
Elements that ensure closure, cover and waterproofing	<input checked="" type="checkbox"/>
Wall cladding in hard materials	<input checked="" type="checkbox"/>
Floor covering (tiles and floors)	<input checked="" type="checkbox"/>
Stairs	<input checked="" type="checkbox"/>
Fixed ceilings and partitions	<input checked="" type="checkbox"/>
Pipes, ducts and ducts inside walls	<input checked="" type="checkbox"/>
Frames of doors, windows and skylights	<input checked="" type="checkbox"/>
Fixed frames for lifts and hoists	<input checked="" type="checkbox"/>

#### Finishing, 2 years

Items manufactured, shaped and installed by the contractor	<input checked="" type="checkbox"/>
Radiators, pipes, ducts and visible ducts	<input checked="" type="checkbox"/>
Doors, windows, blinds and shutters	<input checked="" type="checkbox"/>

included  option

# YOUR BENEFITS

## **YOUR CONSTRUCTION IS MONITORED BY SPECIALISTS**

You don't have the time or expertise to inspect your construction site? You can count on the know-how and experience of **APROBAT's** team of engineers and construction specialists.

## **METICULOUS INSPECTIONS AT A REDUCED COST**

If the value of the construction is less than € 5 000 000, **APROBAT's** technical engineers carry out the compulsory inspections on your construction site in the framework of the **Ten-year Civil Liability** insurance.

There is no need to go through an external control office. Your interests come first – the inspections are carried out in an effective and accurate manner. Your costs are kept low and procedures are simplified, thanks to **APROBAT's** unique concept in Luxembourg, which combines insurance and technical inspections on site.

## **QUICK AND EASY SETTLEMENT IN THE EVENT OF A CLAIM**

In the event of a claim, you are insured of rapid settlement, regardless of the issue of liability. Delays in your construction are avoided and the damage is taken care of instantly.

## **GUARANTEED PROTECTION**

With the **Ten-year Civil Liability** insurance, you can be sure that you will be compensated in case of material damage, even if the contractor goes bankrupt.

## **BETTER QUALITY FOR YOUR HOME**

At each stage of your construction project, your site will be checked to protect you against defects and poor workmanship.

### **easyPROTECT | HOME**

#### **OPTIMAL PROTECTION FOR YOUR HOUSING**

The construction of your new home is about to be finalised? Think now about insuring your property with **easyPROTECT Home**, the multi-risk home insurance that adapts to your individual needs through its three packages: Safety, Comfort and Performance.

Whether you own a house or a flat, **easyPROTECT Home** provides comprehensive cover to make your life easier!



#### **ASK YOUR AGENT FOR ADVICE**

Thanks to their longstanding expertise, **LALUX** agents are at your disposal for all your insurance matters. They will provide you with personalized advice and answer all your questions.

DON'T WORRY  
*be happy*

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